

Certificate Number: 02470-NJ-DE-036104679

Bankruptcy Case Number: 21-16343



02470-NJ-DE-036104679

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 31, 2021, at 9:42 o'clock AM EDT, Kevin Joseph Ambrose completed a course on personal financial management given by internet by Isabel C. Balboa, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 31, 2021 By: /s/Kathy Mills

Name: Kathy Mills

Title: TENS Instructor